



**Fayette County Board of Commissioners  
Long-Term Disability Insurance Benefit Summary**

Presented by: Assurant Employee Benefits

Effective: June 1, 2010

**Eligibility**

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

**Plan Description**

<b>Monthly Benefit</b>	60.00% of covered monthly pre-disability pay
<b>Monthly Maximum Benefit</b>	\$5,000
<b>Benefits Begin</b>	After 365 day(s) of disability
<b>Maximum Benefit Duration</b>	For disabilities occurring before age 60, to age 65

**Commonly asked questions about Long-Term Disability insurance:**

**Q: Who will pay the premium for this coverage?**

A: Premiums are paid by your employer.

**Q: How do I qualify for benefits?**

A: By meeting the definition of disability and satisfying the qualifying period (the length of time you must be disabled before benefits can begin.)

**Q: What is the definition of disability for my plan?**

A: You will be considered disabled if you satisfy both a regular occupation and an earnings test. See your certificate of group insurance which provides this and other important plan definitions.

**Q: How long will benefits be paid?**

A: If you become disabled prior to age 60, the plan can pay benefits up to age 65. If you become disabled after age 60, additional benefit duration restrictions apply.

**Q: Will my benefits be reduced by other sources of income?**

A: That depends on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement or government plans, other group disability plans, salary continuance or sick leave, settlements or payments received, no-fault benefits, and return-to-work earnings.